

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of : )  
Michael J. Cleary et al. ) Group Art Unit: 3691  
Serial No.: 10/667,353 )  
Filed: September 23, 2003 ) Examiner: SHRESTHA, BIJENDRA K  
Docket No.: JPC-010 ) Confirmation No.: 3390  
 ) Customer No.: 70813  
 )

For: **METHOD AND SYSTEM FOR DISTRIBUTION OF UNACTIVATED BANK ACCOUNT CARDS**

Mail Stop: **AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO NON-FINAL OFFICE ACTION UNDER § 1.111**

Dear Sir:

This paper is submitted in response to the non-final Office action from the U.S. Patent and Trademark Office mailed July 19, 2011 (hereinafter, "Office Action for the above identified patent application). Applicant respectfully requests continued examination in light of the amendment and argument herein responding to the new grounds of rejection.

Applicant believes no extension of time or additional fee is necessary for entry and consideration of the amendment and remarks. If any extension or fees is necessary, Applicant conditionally authorizes the Director to charge any related fees, or any other fees necessary for entry of this paper, to deposit account 50-4494 with reference to Attorney Docket No. J47004.Y00252.

The **claims** start on page 2.

The **remarks** start on page of 11